

TIPS FOR UNDERSTANDING

# How to Choose the Right Medicare Plan



Ready to choose a Medicare health plan? These questions will help you choose a private plan that's right for you.

## Do you want to keep your current doctors?

When selecting a private plan, make sure the doctors you use are in the plan's network.

Yes  No

## Do you take prescription drugs?

Check to see if the plan covers the drugs you take and what your cost would be.

Yes  No

## Is it more important to you to have a low monthly premium or a low copay for medical care?

Usually, there's a tradeoff between the two. Higher premium plans usually have lower cost sharing (copay or coinsurance) and vice-versa.

Low premium  Low cost sharing

## Do you travel often or spend time each year in a different part of the U.S.?

If so, find out if the private plan you're considering provides nationwide travel or "snowbird" coverage.

Yes  No

## Does the plan have a maximum out-of-pocket limit?

This is an important feature because it puts a cap on what you'll pay each year. Once you've reached this limit, the plan pays all covered medical expenses during that benefit coverage period.

Yes  No

## Does the maximum out-of-pocket limit change depending upon which doctors you see?

Check the plan details. Some plans may have different maximum out-of-pocket limits for in-network services versus out-of-network services.

Yes  No

## Do you have a health condition that requires frequent doctor visits?

If so, make sure you're comfortable with the plan's office visit and specialist visit costs.

Yes  No

## Will you need to have any medical procedures done in the near future?

Figure out what your share of the costs would be with the plan you are considering.

Yes  No

## Do you use a health club facility?

If so, find out if the plan offers a free or reduced health club membership and whether there's a minimum visit requirement.

Yes  No

Final point: When you review Medicare plans available in your area, be sure they include those benefits, services, or providers that matter to you — and that they offer coverage that fits your budget.

# Important facts about Medicare plans

Before you start shopping for a Medicare health plan, do your research and prepare by gathering your:

- Current medication list (name, dosage, frequency)
- List of preexisting conditions
- Annual income
- Monthly expenses
- Future travel plans
- List of doctors or certain providers you want to see

Pulling together this information will help you choose a plan that meets your needs, your lifestyle, and budget.

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